

In re:  
Thomas Waring  
Lee Anne Waring  
Debtors

Case No. 21-10374-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Mar 23, 2021

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas Waring, Lee Anne Waring, 1635 Alpine Drive, Pen Argyl, PA 18072-9742
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14583246	+ Aes/suntrust, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14583247	+ Aes/suntrust, Po Box 61047, Harrisburg, PA 17106-1047
14583249	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
14583248	+ Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
14583259	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14583260	+ FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14583262	+ Jn Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14583261	+ Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
14583265	+ Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228
14583269	+ Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
14583271	+ PHEAA/HCB, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1444
14583272	+ PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
14583270	+ Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14583282	+ TekCollect Inc, 871 Park St, Columbus, OH 43215-1441
14583281	+ TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269
14583284	+ Wind Gap Municipal Authority, John Molnar, Esquire, 6697 Sullivan Trail, Wind Gap, PA 18091-9790

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Mar 24 2021 04:22:00	PAUL H. YOUNG, Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
smg	EDI: PENNDEPTREV	Mar 24 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 24 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 24 2021 04:23:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 24 2021 04:23:00	United States Trustee, Office of United States

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			Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14583250	+ Email/Text: legal@blirentals.com	Mar 24 2021 04:23:00	BLI Rentals, LLC, PO Box 992, Emporia, KS 66801-0992
14583252	EDI: CAPITALONE.COM	Mar 24 2021 03:33:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14583254	Email/Text: bankruptcy@cavps.com	Mar 24 2021 04:23:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
14585270	+ EDI: CHRM.COM	Mar 24 2021 03:33:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
14585459	+ EDI: CHRM.COM	Mar 24 2021 03:33:00	CHRYSLER CAPITAL, P.O. BOX 961278, FORT WORTH, TX 76161-0278
14583251	+ EDI: CAPITALONE.COM	Mar 24 2021 03:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14583253	+ Email/Text: bankruptcy@cavps.com	Mar 24 2021 04:23:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14583688	+ Email/Text: bankruptcy@cavps.com	Mar 24 2021 04:23:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14583731	+ Email/Text: bankruptcy@cavps.com	Mar 24 2021 04:23:00	Cavalry SPV I, LLC, PO BOX 27288, Tempe AZ 85285-7288
14583256	+ EDI: CITICORP.COM	Mar 24 2021 03:33:00	Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14583255	+ EDI: CITICORP.COM	Mar 24 2021 03:33:00	Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14583258	EDI: DISCOVER.COM	Mar 24 2021 03:33:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14583257	+ EDI: DISCOVER.COM	Mar 24 2021 03:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14583264	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 24 2021 04:22:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14583263	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 24 2021 04:22:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14583266	Email/Text: ktramble@lendmarkfinancial.com	Mar 24 2021 04:22:00	Lendmark Financial Services, 2118 Usher St Nw, Covington, GA 30014
14583267	+ EDI: MID8.COM	Mar 24 2021 03:33:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14583268	+ EDI: MID8.COM	Mar 24 2021 03:33:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14584040	+ EDI: NFCU.COM	Mar 24 2021 03:33:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
14583274	EDI: PRA.COM	Mar 24 2021 03:33:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14583273	EDI: PRA.COM	Mar 24 2021 03:33:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14584798	+ EDI: Q3G.COM	Mar 24 2021 03:33:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 2489, Kirkland, WA 98083-2489
14584512	EDI: Q3G.COM	Mar 24 2021 03:33:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14583275	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Mar 24 2021 04:23:00	RMP Greensburg, Attn: Bankruptcy Dept, Po Box 349, Greensburg, IN 47240-0349

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14583276	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Mar 24 2021 04:23:00	RMP Greensburg, 1809 N Broadway St, Greensburg, IN 47240-8217
14583277	+ EDI: DRIV.COM	Mar 24 2021 03:33:00	Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
14583278	+ EDI: CHRM.COM	Mar 24 2021 03:33:00	Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
14583279	+ EDI: STFM.COM	Mar 24 2021 03:33:00	State Farm Bank, Attn: Bankruptcy, Po Box 2327, Bloomington, IL 61702-2327
14583280	EDI: STFM.COM	Mar 24 2021 03:33:00	State Farm Bank, Attn Credit Reporting, Bloomington, IL 61702
TOTAL: 34			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14583283	##+	Wind Gap Municipal Authority, The Molnar Law Offices, Routes 33 & 512, 6697 Sullivan Trail, Wind Gap, PA 18091-9790

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2021 at the address(es) listed below:

Name	Email Address
PAUL H. YOUNG	on behalf of Joint Debtor Lee Anne Waring support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
PAUL H. YOUNG	on behalf of Debtor Thomas Waring support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1:	<b>Thomas Waring</b>	Social Security number or ITIN: xxx-xx-3738
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<b>Lee Anne Waring</b>	Social Security number or ITIN: xxx-xx-8542
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 2/16/21
Case number:	21-10374-pmm	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Thomas Waring	Lee Anne Waring
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1635 Alpine Drive Pen Argyl, PA 18072	1635 Alpine Drive Pen Argyl, PA 18072
<b>4. Debtor's attorney</b> Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 3/23/21

**For more information, see page 2**

Debtor **Thomas Waring** and **Lee Anne Waring**

Case number **21-10374-pmm**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 20, 2021 at 1:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 6/19/21</b>  <b>Filing deadline: 4/27/21</b> <b>Filing deadline: 8/15/21</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1020.00 per month for 60 months. The hearing on confirmation will be held on: <b>6/3/21 at 10:00 AM</b> , Location: <b>201 Penn Street, 4th Floor, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	